

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy Lee Robinson  
Melissa Ann Robinson  
Debtors

Case No. 22-01843-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Feb 15, 2023

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	Timothy Lee Robinson, Melissa Ann Robinson, 123 Pulaski St, Hanover Township, PA 18706-5131
5497666	Account Management Ser, 6101 Ball Rd Ste 207, Cypress, CA 90630-3965
5497676	Dept of Ed/Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
5497665	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5497664	Robinson Melissa Ann, 123 Pulaski St, Hanover Township, PA 18706-5131
5497663	Robinson Timothy Lee, 123 Pulaski St, Hanover Township, PA 18706-5131
5497695	West Coast Surgical Specialist, 28078 Baxter Rd Ste 420, Murrieta, CA 92563-1404

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Feb 15 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5497667	Email/Text: backoffice@affirm.com	Feb 15 2023 18:39:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
5497669	EDI: AMSHER.COM	Feb 15 2023 23:44:00	Amsher Collection Serv, 4524 Southlake Pkwy, Hoover, AL 35244-3270
5497670	Email/Text: bankruptcy@calcoastcu.org	Feb 15 2023 18:39:00	California Coast Credit Union, Attn: Bankruptcy, PO Box 502080, San Diego, CA 92150-2080
5497671	Email/Text: bankruptcy@calcoastcu.org	Feb 15 2023 18:39:00	California Coast Cu, 9201 Spectrum Center Blvd, San Diego, CA 92123-1407
5497672	Email/Text: bevans@cdresource.com	Feb 15 2023 18:39:00	Cbp Affiliated Service, 1246 Yellowstone Ave Ste, Pocatello, ID 83201-4374
5497673	Email/Text: BKNotices@medamerica.com	Feb 15 2023 18:39:00	Cep America California, 1601 Cummins Dr Ste D, Modesto, CA 95358-6411
5497674	EDI: WFNNB.COM	Feb 15 2023 23:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5497675	EDI: WFNNB.COM	Feb 15 2023 23:44:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
5497676	EDI: MAXMSAIDV	Feb 15 2023 23:44:00	Dept of Ed/Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
5497678	Email/Text: bk@iccu.com	Feb 15 2023 18:39:00	Idaho Central Credit Union, Attn: Bankruptcy, PO Box 2469, Pocatello, ID 83206-2469
5497679	Email/Text: PhotoID@idahopower.com	Feb 15 2023 18:39:00	Idaho Power Company, 1221 W Idaho St, Boise, ID 83702-5627
5497677	Email/Text: bk@iccu.com	Feb 15 2023 18:39:00	Idaho Central Cr Un, PO Box 2469, Pocatello, ID 83206-2469
5497665	Email/Text: mylawyer@jpplaw.com		

5497680	Email/Text: bankruptcy@marinerfinance.com	Feb 15 2023 18:39:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5497681	Email/Text: bankruptcy@marinerfinance.com	Feb 15 2023 18:39:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5497682	Email/Text: clarson@macu.com	Feb 15 2023 18:39:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5497683	Email/Text: clarson@macu.com	Feb 15 2023 18:39:00	Mountain America Credit Union, Attn: Bankruptcy, PO Box 2331, Sandy, UT 84091-2331
5497684	EDI: NAVIENTFKASMSERV.COM	Feb 15 2023 23:44:00	Navient Solutions Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
5497685	EDI: AGFINANCE.COM	Feb 15 2023 23:44:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5497686	EDI: AGFINANCE.COM	Feb 15 2023 23:44:00	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5497687	Email/PDF: ebnottices@pnmac.com	Feb 15 2023 18:53:40	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
5497688	+ Email/PDF: ebnottices@pnmac.com	Feb 15 2023 18:53:27	Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
5497689	Email/Text: enotifications@santanderconsumerusa.com	Feb 15 2023 18:39:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
5497690	Email/Text: enotifications@santanderconsumerusa.com	Feb 15 2023 18:39:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
5497691	EDI: RMSC.COM	Feb 15 2023 23:44:00	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
5497912	+ EDI: RMSC.COM	Feb 15 2023 23:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5497692	EDI: RMSC.COM	Feb 15 2023 23:44:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5497693	EDI: AISTMBL.COM	Feb 15 2023 23:44:00	T-Mobile, 12920 SE 38th St, Bellevue, WA 98006-1350
5497694	Email/Text: bankruptcytn@wakeassoc.com	Feb 15 2023 18:39:00	Wakefield & Associates, PO Box 50250, Knoxville, TN 37950-0250

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5497668	*	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Timothy Lee Robinson MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Jason Paul Provinzano	on behalf of Debtor 2 Melissa Ann Robinson MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Lisa Ann Rynard	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfcbis.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

**TOTAL: 5**

**Information to identify the case:**

Debtor 1

**Timothy Lee Robinson**

Social Security number or ITIN xxx-xx-7991

EIN \_\_\_\_\_

Debtor 2

**Melissa Ann Robinson**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4323

EIN \_\_\_\_\_

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:22-bk-01843-MJC****12/15****Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Timothy Lee Robinson  
aka Timothy L. Robinson, aka Timothy RobinsonMelissa Ann Robinson  
aka Melissa A. Robinson, aka Melissa Robinson,  
fka Melissa A. Mizell, fka Melissa Ann Mizell, fka  
Melissa Mizell**By the  
court:**2/15/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**